

The Honorable:

Brian D. Lynch

Chapter 7

Location:

Tacoma

Hearing Date:

09:00 a.m.

Hearing Time:

Response Date:

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON

In re: ESTEP, SANDRA LYN

§ Case No. 15-41230

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§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 03/20/2015. The undersigned trustee was appointed on 03/20/2015.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 14,487.32

Funds were disbursed in the following amounts:

Payments made under an interim distribution	\$ 0.00
Administrative expenses	\$ 0.00
Bank service fees	\$ 0.00
Other payments to creditors	\$ 0.00
Non-estate funds paid to 3rd Parties	\$ 0.00
Exemptions paid to the debtor	\$ 1,174.00
Other payments to the debtor	\$ 0.00
Leaving a balance on hand of ¹	\$ 13,313.32

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 07/21/2016 and the deadline for filing governmental claims was 07/21/2016. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,322.70. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,322.70, for a total compensation of \$1,322.70². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$65.10 for total expenses of \$65.10².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 01/06/2020

By: /s/ Kathryn A. Ellis
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1
Individual Estate Property Record and Report
Asset Cases

Exhibit A
Page: 1

Case No.: 15-41230

Trustee Name: (670270) Kathryn A. Ellis

Case Name: ESTEP, SANDRA LYN

Date Filed (f) or Converted (c): 03/20/2015 (f)

For Period Ending: 01/06/2020

§ 341(a) Meeting Date: 04/27/2015

Claims Bar Date: 07/21/2016

1	2	3	4	5	6	
Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=§554(a) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	cash on hand	20.00	0.00		0.00	FA
2	checking and/or savings account	5,281.00	0.00		0.00	FA
3	misc. household goods and furnishings	3,000.00	0.00		0.00	FA
4	books, CDs, DVDs, art objects, collectibles	500.00	0.00		0.00	FA
5	clothing	500.00	0.00		0.00	FA
6	jewelry	200.00	0.00		0.00	FA
7	firearms and/or sports and hobby equipment	250.00	0.00		0.00	FA
8	term life insurance policy	0.00	0.00		0.00	FA
9	2009 Scion XD	2,500.00	0.00		0.00	FA
10	pets	20.00	0.00		0.00	FA
11	Paypal cards/prepaid cards or accounts/gift card	0.00	0.00		0.00	FA
12	return of possible garnished funds	0.00	0.00		0.00	FA
13	2014 federal income tax refund (u)	6,000.00	0.00		0.00	FA
14	inheritance (u)	Unknown	29,000.00		14,487.32	FA
14	Assets Totals (Excluding unknown values)	\$18,271.00	\$29,000.00		\$14,487.32	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): 03/31/2017

Current Projected Date Of Final Report (TFR): 12/31/2019

Form 2
Cash Receipts And Disbursements Record

Exhibit B

Page: 1

Case No.: 15-41230 **Trustee Name:** Kathryn A. Ellis (670270)
Case Name: ESTEP, SANDRA LYN **Bank Name:** Metropolitan Commercial Bank
Taxpayer ID #: **-**6783 **Account #:** *****2232 Checking
For Period Ending: 01/06/2020 **Blanket Bond (per case limit):** \$59,128,572.00
Separate Bond (if applicable): N/A

1	2	3	4	5	6	7	
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
07/25/19	{14}	Althauser Rayan Abbarno LLP Trust Account	inheritance proceeds	1249-000	14,487.32		14,487.32
10/23/19	101	Sandra Estep	debtor's claim of exemption	8100-002		1,174.00	13,313.32

COLUMN TOTALS	14,487.32	1,174.00	\$13,313.32
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	14,487.32	1,174.00	
Less: Payments to Debtors		1,174.00	
NET Receipts / Disbursements	\$14,487.32	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Exhibit B
Page: 2

Case No.: 15-41230
Case Name: ESTEP, SANDRA LYN
Taxpayer ID #: **-**6783
For Period Ending: 01/06/2020

Trustee Name: Kathryn A. Ellis (670270)
Bank Name: Metropolitan Commercial Bank
Account #: *****2232 Checking
Blanket Bond (per case limit): \$59,128,572.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****2232 Checking	\$14,487.32	\$0.00	\$13,313.32
	\$14,487.32	\$0.00	\$13,313.32

Exhibit C
Analysis of Claims Register

Case: 15-41230

SANDRA LYN ESTEP

Claims Bar Date: 07/21/16

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
E1	Sandra Estep, <8100-000 Exemptions> , 100	Secured 10/23/19		\$1,174.00 \$1,174.00	\$1,174.00	\$0.00
FEE	Kathryn A. Ellis 5506 6th Ave S Suite 207 Seattle, WA 98108 <2100-000 Trustee Compensation> , 200	Administrative 07/25/19		\$1,322.70 \$1,322.70	\$0.00	\$1,322.70
TE	Kathryn A. Ellis 5506 6th Ave S Suite 207 Seattle, WA 98108 <2200-000 Trustee Expenses> , 200	Administrative 01/06/20		\$65.10 \$65.10	\$0.00	\$65.10
	Tibble & Wesler CPA PC 2813 W Main St Kalamazoo, MI 49006 <3410-000 Accountant for Trustee Fees (Other Firm)> , 200	Administrative 01/06/20		\$800.75 \$800.75	\$0.00	\$800.75
	Tibble & Wesler CPA PC 2813 W Main St Kalamazoo, MI 49006 <3420-000 Accountant for Trustee Expenses (Other Firm)> , 200	Administrative 01/06/20		\$126.23 \$126.23	\$0.00	\$126.23
	Internal Revenue Service PO BOX 7346 Philadelphia, PA 19101 <5800-000 Claims of Governmental Units - § 507(a)(8)> , 570	Priority 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
SURPL US	ESTEP, SANDRA LYN 5603 82ND ST SW #E103 LAKEWOOD, WA 98499 <8200-000 Surplus Funds Paid to Debtor Section 726(a)(6)> , 650	Unsecured 01/06/20		\$0.00 \$7,586.31	\$0.00	\$7,586.31

Exhibit C
Analysis of Claims Register

Case: 15-41230

SANDRA LYN ESTEP

Claims Bar Date: 07/21/16

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
	CHECK SERVICES NW P.O. BOX 9418 Seattle, WA 98109 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	Capital One Bankruptcy Dept PO Box 30285 Salt Lake City, UT 84130 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	Capital One Bankruptcy Dept PO Box 30285 Salt Lake City, UT 84130 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	Care Credit PO Box 276 Mail Code OH 3-425 Dayton, OH 45401 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	Chexsystems Attn: Customer Relations 7805 Hudson Rd Ste 100 Saint Paul, MN 55125 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	Equifax PO BOX 30272 Tampa, FL 33630 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00

Exhibit C
Analysis of Claims Register

Case: 15-41230

SANDRA LYN ESTEP

Claims Bar Date: 07/21/16

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
	Experian Profile Maintenance PO BOX 9558 Allen, TX 75013 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	Federal Loan Servicing PO Box 69184 Harrisburg, PA 17106 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	Federal Loan Servicing PO Box 69184 Harrisburg, PA 17106 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	Federal Loan Servicing PO Box 69184 Harrisburg, PA 17106 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	Global Client Solutions 4500 South 129th East Ave Suite 177 Tulsa, OK 74134 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	Great Plains Lending 1050 East 2nd St Box 500 Edmond, OK 73034 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00

Exhibit C
Analysis of Claims Register

Case: 15-41230

SANDRA LYN ESTEP

Claims Bar Date: 07/21/16

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
	Micro Loans NW 539 Queen Ann Ave N Seattle, WA 98109 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	NCS 6600 Taft St #307 Hollywood, FL 33024 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	PNC Bank MAS Dept PO Box 648 Elizabethtown, KY 42702 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	Payment Processing Center PO BOX 660827 Mailstop 24922393 Dallas, TX 75266 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	Peak Dental 3602 6th Ave Ste 104 Tacoma, WA 98406 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	RBC Servicing 3201 Summerhill Rd Texarkana, TX 75503 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00

Exhibit C
Analysis of Claims Register

Case: 15-41230

SANDRA LYN ESTEP

Claims Bar Date: 07/21/16

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
	Spotloan PO BOX 927 Palatine, IL 60078 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	Springleaf Financial PO Box 3251 Evansville, IN 47731 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	Summit Collection Services 491 Court St Reno, NV 89501 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	Sunrise Credit Servics Inc 260 Airport Plaza PO Box 9100 Farmingdale, NY 11735 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	Transunion 555 West Adams St Chicago, IL 60611 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00
	Webbank 6509 Flying Cloud Dr Eden Prairie, MN 55344 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/19/15		\$0.00 \$0.00	\$0.00	\$0.00

Exhibit C
Analysis of Claims Register

Case: 15-41230

SANDRA LYN ESTEP

Claims Bar Date: 07/21/16

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
1	Capital One Bank (USA) NA PO Box 71083 Charlotte, NC 28272-1083 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 04/23/16		\$1,044.35 \$1,044.35	\$0.00	\$1,044.35
1I	Capital One Bank (USA) NA PO Box 71083 Charlotte, NC 28272-1083 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 01/06/20		N/A \$13.20	\$0.00	\$13.20
2	Spot Loan PO Box 248838 Oklahoma City, OK 73124-8838 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 04/25/16		\$0.00 \$0.00	\$0.00	\$0.00
- Claim withdrawn by creditor						
3	Springleaf PO Box 3251 Evansville, IN 47731-3251 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 06/06/16		\$1,725.28 \$1,725.28	\$0.00	\$1,725.28
3I	Springleaf PO Box 3251 Evansville, IN 47731-3251 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 01/06/20		N/A \$21.81	\$0.00	\$21.81
4	Micro Loans NW PO Box 2034 Lynnwood, WA 98036 <7200-000 Section 726(a)(3) Tardily Filed General Unsecured Claims> , 620	Unsecured 09/26/19		\$600.00 \$600.00	\$0.00	\$600.00

Exhibit C
Analysis of Claims Register

Case: 15-41230

SANDRA LYN ESTEP

Claims Bar Date: 07/21/16

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
41	Micro Loans NW PO Box 2034 Lynnwood, WA 98036 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 01/06/20		N/A \$7.59	\$0.00	\$7.59
					Case Total: \$1,174.00	\$13,313.32

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-41230

Case Name: SANDRA LYN ESTEP

Trustee Name: Kathryn A. Ellis

Balance on hand: \$ 13,313.32

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 13,313.32

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Kathryn A. Ellis	1,322.70	0.00	1,322.70
Trustee, Expenses - Kathryn A. Ellis	65.10	0.00	65.10
Accountant for Trustee Fees (Other Firm) - Tibble & Wesler CPA PC	800.75	0.00	800.75
Accountant for Trustee Expenses (Other Firm) - Tibble & Wesler CPA PC	126.23	0.00	126.23
Total to be paid for chapter 7 administrative expenses:			\$ <u>2,314.78</u>
Remaining balance:			\$ <u>10,998.54</u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			
Total to be paid for prior chapter administrative expenses:			\$ <u>0.00</u>
Remaining balance:			\$ <u>10,998.54</u>

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None		

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 10,998.54

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$2,769.63 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Capital One Bank (USA) NA	1,044.35	0.00	1,044.35
2	Spot Loan	0.00	0.00	0.00
3	Springleaf	1,725.28	0.00	1,725.28

Total to be paid for timely general unsecured claims: \$ 2,769.63
 Remaining balance: \$ 8,228.91

Tardily filed claims of general (unsecured) creditors totaling \$600.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
4	Micro Loans NW	600.00	0.00	600.00

Total to be paid for tardily filed general unsecured claims: \$ 600.00
 Remaining balance: \$ 7,628.91

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
Total to be paid for subordinated claims: \$ 0.00				
Remaining balance: \$ 7,628.91				

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 0.25% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$42.60. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$7,586.31.